

**Certificate of Notice Page 1 of 2**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Kristopher W. Kipp  
 Vicki E. Kipp  
 Debtors

Case No. 17-11512-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db/jdb +Kristopher W. Kipp, Vicki E. Kipp, 305 Faith Drive, Blandon, PA 19510-9604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: gecsed@recoverycorp.com Mar 30 2017 01:57:19 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
 GEORGE M. LUTZ on behalf of Joint Debtor Vicki E. Kipp glutz@hvmlaw.com, amerkey@hvmlaw.com  
 GEORGE M. LUTZ on behalf of Debtor Kristopher W. Kipp glutz@hvmlaw.com, amerkey@hvmlaw.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In Re:

KRISTOPHER W. AND VICKI E.  
KIPP,

Debtors

Chapter 13 Bankruptcy

Bankruptcy No. 17-11512 REF

ORDER

UPON CONSIDERATION OF the motion of Debtors to avoid an alleged judicial lien (Docket No. 16-15742, Berks County Court of Common Pleas) of Discover Bank, in Debtors' exempt real property located in Berks County, Pennsylvania, and upon Debtors having asserted that the alleged lien is subject to avoidance pursuant to 11 U.S.C. Sec. 522(f)(1), and upon Debtors having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed,

IT IS HEREBY ORDERED that the motion is granted by default and the judicial lien of Discover Bank, if any, in Debtors' real property in Berks County is avoided in its entirety.

IT IS FURTHER ORDERED, pursuant to 11 U.S.C. 349(b)(1)(B), that dismissal of this case reinstates any lien avoided under 11 U.S.C. 522.

BY THE COURT:



Richard E. Fehling  
United States Bankruptcy Judge

George M. Lutz, Esquire  
Hartman, Valeriano, Magovern & Lutz, PC  
1100 Berkshire Boulevard, Suite 301  
P.O. Box 5828  
Wyomissing, PA 19610

Discover Bank  
c/o Michael Dougherty, Esquire  
170 S Independence Mall W Ste 874  
Philadelphia, PA 19106

Office of the United States Trustee  
833 Chestnut Street  
Suite 500  
Philadelphia, PA 19107

Frederick L. Reigle, Esquire  
Chapter 13 Trustee  
2901 St. Lawrence Avenue  
P.O. Box 4010  
Reading, PA 19606